

SPARTANBURG METHODIST COLLEGE

BENEFIT SUMMARY

Fulltime Faculty/Staff

2020-2021

HEALTH INSURANCE: BLUE CROSS BLUE SHIELD OF SOUTH CAROLINA

DENTAL INSURANCE: DELTA DENTAL

VISION INSURANCE: SUPERIOR VISION

LIFE & ACCIDENTAL DEATH/DISEMBLEMENT: THE STANDARD

DISABILITY: THE STANDARD

RETIREMENT: TIAA-CREF

FSA: PRO-BENEFITS

HOLIDAY SCHEDULE

VACATION ACCRUAL

SICK LEAVE ACCRUAL

This document is intended to be a brief summary of benefits. It is not meant to be comprehensive. Detailed information may be found in the *Policies & Procedures Manual* or in the various plan documents. Should there be any discrepancy between this summary of benefits and the plan documents, the provisions of the insurance contracts or the plan documents will govern. The *Policies & Procedures Manual* and plan documents are available on [MySMC](#).

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## **SPARTANBURG METHODIST COLLEGE**

### **HEALTH INSURANCE: BLUE CROSS BLUE SHIELD OF SOUTH CAROLINA**

The College offers comprehensive medical and prescription drug coverage for fulltime employees and their dependents. The College offers three levels of coverage through Blue Cross Blue Shield of South Carolina. The College pays 67% of the premium for Plan B and the same dollar amount will be contributed for employees electing Plan A or Plan C. Benefits become effective the first day of the month contingent with or following the date of employment.

### **DENTAL INSURANCE: DELTA DENTAL**

Dental insurance is available through payroll deduction for fulltime employees of the College and their dependents. Participating employees may receive services from providers of their choice; however, when using participating providers, the employee will not be balance billed for charges over the Reasonable and Customary amount. Benefits become effective the first day of the month contingent with or following the date of employment.

### **VISION INSURANCE: SUPERIOR VISION**

Vision insurance is available through payroll deduction for fulltime employees of the College and their dependents. Participating employees may receive services from providers of their choice; however, they may receive higher levels of benefits for vision services when choosing Superior Vision participating providers. Benefits become effective the first day of the month contingent with or following the date of employment.

**The 2019-2020 Medical, Dental & Vision Summary brochure provides more detailed information about these plans.**

### **LIFE & ACCIDENTAL DEATH/DISEMEMBERMENT: THE STANDARD**

The College provides a term life insurance policy at no charge to its fulltime employees. This policy provides coverage the equivalent of salary up to a maximum of \$50,000 in case of a natural death and twice that amount in an accidental death.

Employees may elect to purchase additional life insurance equal to the normal amount provided by SMC. This coverage must be added within 30 days of employment in order to be eligible without proof of good health. Premiums for additional life insurance are age banded. Rates are included in plan documents which are published on [MySMC](#).

Employees may, at their own expense, purchase life insurance for their dependents. The maximum coverage is \$1,250 for children and \$2,500 for spouse. The premium is .62/month.

### **DISABILITY: THE STANDARD**

Disability Income insurance is provided at no charge for all fulltime employees of the College. The coverage provides a disability benefit not to exceed 60% of monthly wages to a maximum benefit of \$5,000 per month. This policy requires coordination of benefits with other income protection plans.

See the plan documents on [MySMC](#) for details about waiting periods and exclusions.

## **OTHER BENEFITS: THE STANDARD**

### **Travel Assistance**

Things can happen on the road. Passports get stolen or lost. Medical problems can arise. Travel Assistance can help you through these problems. Travel Assistance is available to employees and their spouses (and children through age 25) when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure.

### **EAP (WORKLIFE SERVICES)**

If you find that you need a little help coping or figuring out what to do, EAP/WorkLife Services are available to you and your family. This confidential service provides up to three face-to-face assessment and counseling sessions per issue. In addition to counseling and support services, online will preparation and identity theft resolution are provided.

**OPEN ENROLLMENT:** June of each year for changes to be effective on July 1 of that year.

### **SPECIAL ENROLLMENT:**

#### **Loss of Other Coverage**

If you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage), except as specified below for Medicaid or CHIP coverage.

#### **Marriage, Birth or Adoption**

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

### **RETIREMENT: TIAA-CREF**

After completing one year of service with the College, employees are eligible for a College contribution to a TIAA CREF retirement account. The College has budgeted the equivalent of 5% of salary as its retirement contribution since the plan's inception and has no intentions of making any changes to that benefit.

At any time during their employment, employees of the College may, at his/her own discretion, participate in the voluntary, personal contribution retirement program. All contributions to a voluntary personal retirement account are pre-tax.

Certain exclusions apply to both retirement programs. See the *Policies & Procedures Manual* for details.

### **FSA: PRO-BENEFITS**

Flexible Spending Accounts (FSA) allow employees of the College to set aside pretax salary dollars for qualified out-of-pocket medical or dependent care expenses. The use of pretax dollars can reduce your

eligible health care and dependent care expenses by as much as 30%. Enrollment is for the calendar year and changes to contributions can be made only during open enrollment or when a qualified change of status occurs. Each year the IRS sets limits for annual contributions. Contributions to an FSA must be used within the election year or the contribution will be lost. The plan allows a carryover of \$250 for Health Care FSA funds. Open enrollment is held in November of each year for the next calendar year.

**HOLIDAY SCHEDULE:**

- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Day
- Martin Luther King's Day
- Good Friday
- Memorial Day

**Additional dates to note:**

Three days during the Christmas holidays.  
Additional days may be added at the discretion of the President of the College.

**VACATION ACCRUAL:**

Unless otherwise specified in employment agreements, fulltime staff members accrue annual leave according to the following schedule:

<u>Consecutive Years of Employment</u>	<u>Annual Leave Days</u>
0-5 years	10 working days
6-10 years	12 working days
11-15 years	15 working days
16-20 years	17 working days
21 years & over	20 working days

Increase in leave days will be granted in the College fiscal year following the year in which the staff member completes a designated year of service.

This schedule does not apply to 10-month employees of the College.

**SICK LEAVE ACCRUAL:**

All fulltime staff members will accrue one (1) day of sick leave per month worked. Fulltime faculty accrue nine (9) days of sick leave per academic year. Fulltime faculty and staff members may accrue up to a maximum of 90 days of sick leave. Sick leave may be used for personal illness or injury or an immediate family member's illness or injury. Two days may be designated as Wellness Days. A doctor's excuse is required for illnesses lasting more than four (4) days.

**CREDIT UNION:**

All fulltime College employees with six months of service at the College are eligible to participate in the South Carolina Conference (of the United Methodist Church) credit union. Information and application forms are available from the Executive Director of Human Resources.

**SCHOLARSHIP ASSISTANCE FOR FULLTIME EMPLOYEES AND QUALIFIED FAMILY MEMBERS:**

After twelve (12) months of continuous employment, fulltime employees and certain of their immediate family members and step-family members may qualify for institutional scholarships up to the amount of tuition. Scholarship assistance is limited to courses taken in pursuit of the candidate's first Associate's Degree and/or Bachelor's Degree and is subject to space availability. Fees will be waived for qualifying employees and family members who qualify for the Life scholarship guarantee. However, the College will not waive the book rental fee. All others must pay the normal fees.